



State Senator  
**Ron Jelinek**  
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*Stay Alert Against Fraud*

Nearly 25 million Americans fall victim to consumer fraud each year. Senior citizens are especially at risk. In fact, according to the U.S. Postal Service, 60 percent of the victims of prize or sweepstakes fraud are age 60 or older. And seniors are increasingly targeted in investment scams.

The Michigan Legislature has passed strong consumer protections against identity theft and spam. Yet even with tough laws in place, being an informed consumer is the best protection against fraud and deception. Senator Jelinek reminds you to help safeguard your personal information by keeping these tips in mind:

- If it sounds too good to be true, it usually is.
- Don't be pressured into making an immediate decision.
- Don't give out your social security number to people you don't know.



CLIP & SAVE

- SENATOR RON JELINEK . . . . . 1-866-305-2121
- IMPORTANT SENIOR HOTLINES:
- Legal Hotline for Seniors . . . . . 800-347-5297
- Medicare/Medicaid Assistance . . . . . 800-803-7174
- Social Security . . . . . 800-772-1213
- Veterans Information & Assistance . . 800-827-0648
- State Income Tax Refund Info . . . . . 800-827-4000
- CONSUMER HELP HOTLINES:
- Consumer Protection . . . . . 877-765-8388
- FIA Energy Assistance . . . . . 800-292-5650
- Health Care Fraud . . . . . 800-24-ABUSE



Senator  
**Ron Jelinek**

*Serving the 21st District*  
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Dear Friend:

In traveling throughout the 21st district as your State Senator, I've had the privilege of meeting and talking with many seniors. I welcome hearing your concerns and enjoy listening to your ideas.

With summer right around the corner, I want to update you on several issues that may be of interest to you. Please do not hesitate to call me toll-free at 1-866-305-2121 or e-mail me at [senrjelinek@senate.michigan.gov](mailto:senrjelinek@senate.michigan.gov) if you would like further information on any of these topics.

It is an honor to represent the people of the 21st district and I will continue to work hard on your behalf. I hope you will call on me if you have any questions or concerns or need assistance with any state matter. May you be blessed with good health and happiness this year!

Sincerely,  
  
Ron Jelinek  
State Senator  
21st District



## Sen. Jelinek Fights to Protect Vulnerable Seniors

Seniors in nursing homes and other long-term care facilities have more peace of mind thanks to Senate legislation recently signed into law. The new laws require strict criminal background checks on all potential employees, as well as fingerprints on all current employees. The laws also keep felons and those with criminal records from working as caregivers for a long time.

Senate Republicans sponsored the legislation after learning that almost 10 percent of the employees caring for Michigan's vulnerable adults have criminal backgrounds.

Nearly 100,000 Michigan residents receive care in one of 5,000 residential care facilities across the state. *"It is vital they feel safe in the place they call home,"* Senator Jelinek said. *"Our most vulnerable adults should not have to worry about their protection or safety."*



## Telephone Discounts for Seniors

Many seniors rely on the telephone to stay in touch with family and as a lifeline for medical care. Yet a tight budget can make it difficult to pay for this essential service. Fortunately, a recent change in the law means more people can get help with the monthly bill for their landline phone. To qualify for the Lifeline Telephone Assistance program, the customer's

household income must be at or below 150 percent of the federal poverty guidelines (\$14,700 for a one-person household; \$19,800 for a two-person household).

On average, most customers save about \$100 off their annual telephone bill and can block outgoing long distance calls free of charge. Eligible seniors should contact their local telephone provider to apply. To receive a "Consumer Alert" with information about the program, please contact Sen. Jelinek's office toll-free at 1-866-305-2121 or by e-mail at [senrjelinek@senate.michigan.gov](mailto:senrjelinek@senate.michigan.gov).

## Sen. Jelinek Supports Increase to Qualify for Tax Deferment

This year, more senior households are eligible for help to make ends meet. Under a Senate bill recently signed into law, the income level is increased for those taxpayers 62 years of age and older who want to postpone paying their summer property tax until the following February 15. The household income limit jumps to \$37,500 in 2006 and \$40,000 in 2007.

Deferment of the summer tax helps many seniors because they can use their state or federal income tax refund to pay the tax. Please contact your local Treasurer for information on how to file an application.

## Veteran Pension Benefit

Many poor veterans or their widows are unaware of pension benefits available to them. The pension is paid to wartime veterans with limited income or the eligible dependents of deceased wartime veterans. While the amount is modest, it can be a big help to those who qualify. For more information, including income eligibility, call the Department of Veterans Affairs toll-free 1-800-827-1000 or visit their website at [www.vba.va.gov](http://www.vba.va.gov).

## Save on Prescription Drugs

Prescription drugs are often an important part of good health care. Many Michigan retirees have drug benefits from their former employer. Many other seniors have signed up for the new Medicare Part D prescription drug coverage.

For seniors or other family members not yet age-eligible for Medicare, or for those without insurance drug coverage, there are still ways to safely save money on monthly prescription drugs.

- **Ask for a generic.** Unless your doctor requires a brand-name drug, ask if a generic is available.
- **Comparison shop.** Drug prices can vary from pharmacy to pharmacy. Michigan law requires that pharmacists disclose the price of a brand-name or generic drug if requested. Use this information to shop for the best price, although, for safety reasons, all prescriptions should be filled at the same pharmacy.
- **Be safe.** Share information with your pharmacist and physician to be sure you receive safe medications, including: any allergies, the names of the medications you are now taking as well as any nutritional supplements or herbal products you are taking. And always let your doctor or pharmacist know about any problems you are having with your medicines.



Learn more at the Michigan Attorney General website at [www.michigan.gov/ag](http://www.michigan.gov/ag). Under Consumer Alerts, look for "Are You Paying Too Much For Your Prescription Drugs?"

## Living Well, Aging Well

Exercise and good nutrition are important to good health at any age. Find up-to-date information for seniors on wellness and staying active at [www.miseniors.net](http://www.miseniors.net). Click on the Quick Link to *Aging Well, Living Well*.

